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Reinhart Boerner Van Deuren s.c.

By: Andrew T. Pham  
Andrew T. Pham

Date: October 15, 2003

13/D  
PATENT APPLICATION  
10/23/03  
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

GROUP ART UNIT: 3621

EXAMINER: FIRMIN BACKER

RECEIVED  
OCT 21 2003  
GROUP 3600

In re application of: Dushyant )  
Sharma, et al. )  
Application No: 09/543,938 )  
Filed: 04/06/2000 )  
Confirmation No. )  
Attorney Docket No. 6582-RCE )  
Customer No. 22922 )

For: ELECTRONIC BILL  
PRESENTMENT AND  
PAYMENT SYSTEMS AND  
PROCESSES

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

October 15, 2003

AMENDMENT D

Sir:

In response to the Office Action mailed July 29, 2003, the present Amendment D is being filed. Following entry of Amendment D, reconsideration of the claims as amended is respectfully requested.

In addition, a Supplemental Information Disclosure Statement containing additional information that may be relevant is hereby presented for consideration.

Applicants believe the fee for the Supplemental Information Disclosure Statement is \$180.00 and a check in the amount of \$180.00 for the Supplemental Information Disclosure Statement is enclosed herewith. The Patent and Trademark Office is also authorized to charge any additional fee(s) required to secure entry of this Amendment D, or to credit any overpayment, to Deposit Account No. 18-0882.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this Amendment.

Remarks/Arguments begin on page 25 of this Amendment.